

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re CASSANDRA BANKO

Case No. 1829983 (ABA)
Reporting Period: 06/1/2019- 06/30/2019

APRIL

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	X		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X		
Schedule of Professional Fees Paid	MOR-1b	X		
Copies of bank statements		X		
Cash disbursements journals				
Statement of Operations	MOR-2			
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4	X		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4			
Accounts Receivable Reconciliation and Aging	MOR-5			
Debtor Questionnaire	MOR-5			

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

7/29/2019

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

JUNE

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

ACCOUNT	DATES	MORTGAGE	AUTO	UTILITIES	REPAIRS / M	MEDICAL EXP	TRAVEL/ENT	FOOD/DINING	PERSONAL EXP	ATM WITHDR	DEPOSITS
											CASH
DIP ACCOUNT	6/1-6/30	\$0.00	\$878.43	\$894.49	\$1,108.36	\$1,695.03	\$201.42	\$593.78	\$2,885.57	\$2,607.49	\$2,653.54
TOTALS		\$0.00	\$878.43	\$894.49	\$1,108.36	\$1,695.03	\$201.42	\$593.78	\$2,885.57	\$2,607.49	\$2,653.54

Cassandra Banko
Debtor

Case No. 18-29983 (ABA)
Reporting Period 6/1/2019-6/30/2019

JUNE

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$1,010.94	
RECEIPTS		
SSDI Child Benefit Pay	\$1,409.00	\$12,567.00
SSDI PAY	\$2,658.60	\$23,714.40
Our Kids Miami Adoption Pay	\$428.00	\$3,852.00
Hrac Reservations Refund	\$0.00	\$1.00
Rent Received	\$5,895.00	\$52,372.50
Deposits - REVISED PER JUNE STATEMENT	\$2,977.53	\$37,874.77
ALLSTATE Homeowner's Insurance Claim for Water Damage 2nd payment	\$0.00	\$2,958.69
Sale of Assets		
Other Income (attach schedule)-		
Total Receipts	\$13,368.13	\$133,340.36
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage	\$0.00	\$3,296.00
Utilities	\$894.49	\$6,042.24
Insurance	\$0.00	\$317.44
Auto Expenses	\$878.43	\$4,083.56
Repairs/ Maintenance	\$1,108.36	\$6,707.02
Medical Expenses	\$1,695.03	\$18,127.36
Travel/ Entertainment	\$201.42	\$17,113.30
Food/ Dining Out	\$593.78	\$6,653.80
Personal Expenses	\$2,885.57	\$23,207.06
ATM/ Withdrawals	\$2,607.49	\$49,917.82
Total Ordinary Disbursements	\$10,864.57	\$135,465.60
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees - Q1 2019	\$0.00	\$1,300.00
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	0	0
Total Disbursements (Ordinary + Reorganization)	\$10,864.57	\$136,765.60
Net Cash Flow (Total Receipts - Total Disbursements)	\$2,503.56	\$2,649.35
Cash - End of Month (Must equal reconciled bank statement)	\$3,014.51	

** CASH END OF MONTH INCLUDES CHECKING AND SAVINGS STATEMENTS

FORM MOR-1(INDV)
(9/99)

In re_CASSANDRA LYNN BANKO__
Debtor

Case No. 18-29983 (ABA)
Reporting Period: 06/1/2019-06/30/2019

STATEMENT OF OPERATIONS - Single Asset Real Estate Case
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

INCOME	Month	Cumulative Filing to Date
Rental Income	\$5,895.00	\$52,372.50
Additional Rental Income		
Common Area Maintenance Reimbursement		
Total Income (attach Rent Roll)	\$5,895.00	\$52,372.50
EXPENSES		
MORTGAGE- PRINCIPAL AND INTEREST ** RATE INCREASE 2019	\$2,930.10	\$25,146.93
RENTER'S INSURANCE	\$599.71	\$5,344.02
TAXES- REAL ESTATE	\$1,110.17	\$9,991.53
MORTGAGE- ESCROW SHORTAGE PAYMENT	\$0.00	\$909.99
Management Fees		
Other Interest		
Repairs		
Supplies		
Travel and Entertainment		
Utilities		
Utilities		
Other: (List Below)		
Total Operating Expenses Before Depreciation		
Depreciation/Depletion/Amortization		
Net Income (Loss) Before Other Income & Expenses		
OTHER INCOME AND EXPENSES	\$4,639.98	\$46,032.45
Other Income: (List Below)		
Interest Expense		
Other Expense: (List Below)		
Net Income (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees	\$0.00	\$0.00
U. S. Trustee Quarterly Fees Q4 2018	0.00	1,300.00
Interest Earned on Accumulated Cash from Chapter 11**		
Gain (Loss) from Sale of Property		
Other Reorganization Expense: (List Below)		
Total Reorganization Expenses	\$0.00	\$1,300.00
Income Taxes		
Net Income (Loss)	\$1,255.02	\$5,040.05

**Insider" is defined in 11 U.S.C. Section 101(31).

**Interest Earned on Accumulated Cash from Chapter 11: Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

FORM MOR-2 (RE)
(9/99)

1

CASSANDRA BANKO
MONTHLY CHECK REGISTRY

WELLS FARGO
CHECKING ACCOUNT
#538084002

DEBTOR IN POSSESSION
JUNE 2019

THIS REPORT TO INCLUDE FROM JUNE 1, 2019 THRU JUNE 30, 2019

DATE	NUMBER	DESCRIPTION	REASON	MORTGAGE	AUTO	UTILITIES	REPAIRS/ MAINT.	MEDICAL EXPENSES	TRAVEL/ ENTERT	FOOD/ DINING OUT	PERSONAL EXPENSES	ATM/ CASH WITHDRAWL	WITHDRAWL PAYMENT	DEPOSIT/ CREDIT	BALANCE
6/3	1	Money Transfer	RENT partial pay										\$0.00	\$1,970.00	\$1,010.94
6/3	2	Imperial Massage	Therapy Massage					-\$95.25					-\$95.25		\$2,280.94
6/3	3	Barbra Salon													\$2,885.69
6/3	4	Angie L Hines													\$2,853.69
6/3	5	Aimee Caté													\$2,650.70
6/3	6	Zelle Repair	Dad / for car repair						-\$55.45						\$2,795.25
6/3	7	Marshall's													\$2,795.25
6/3	8	Hobby Lobby													\$2,218.27
6/3	9	Lowes													\$2,209.26
6/3	10	Island Gym Fee													\$2,176.29
6/3	11	Verizon Payment													\$2,145.43
6/3	12	Miller website design													\$2,118.72
6/4	13	Zelle Payment													\$1,743.72
6/4	14	Bobs Garden													\$1,727.73
6/4	15	CVS Pharmacy													\$1,705.79
6/4	16	Shoppers Grocery													\$1,614.54
6/5	17	Veneto Municipal	parking ticket												\$1,592.54
6/5	18	Sunny Sunoco	Oil Change												\$1,474.75
6/5	19	Marshall's													\$1,459.76
6/5	20	Getco Auto Insurance													\$1,385.13
6/6	21	Aimee Caté													\$1,371.79
6/6	22	Genes Farm													\$1,286.53
6/6	23	Barbys Salon													\$1,222.54
6/6	24	Marshall's													\$1,062.26
6/6	25	Comcast Cable													\$828.05
6/6	26	Verizon Cell													\$816.03
6/7	27	Starbucks													\$766.63
6/7	28	Wawa													\$749.09
6/7	29	Aimee Caté													\$725.11
6/7	30	Audra Adams													\$685.11
6/7	31	ATM Withdrawal													\$65.11
6/7	32	ATM Withdrawal													\$294.89
6/10	33	Morgan Medical													\$3,114.11
6/11	34	ATM Withdrawal													\$3,058.60
6/12	35	SSA Disability	Child Benefit												\$3,615.50
6/12	36	CVS Disability	Disability												\$3,468.48
6/12	37	CVS Pharmacy													\$3,449.79
6/13	38	Wawa													\$3,426.33
6/13	39	Wawa													\$3,426.33
6/13	40	Wawa													\$3,426.33
		TOTALS		\$0.00	-\$755.82	-\$594.49	-\$155.08	-\$694.40	-\$15.45	-\$132.15	-\$449.82	-\$800.00	-\$3,747.21	\$6,102.80	\$3,426.33

2

CASSANDRA BANKO

MONTHLY CHECK REGISTRY

WELLS FARGO
CHECKING ACCOUNT
#5350884002

DEBTOR IN POSSESSION

JUNE 2019

THIS REPORT TO INCLUDE FROM JUNE 1, 2019 THRU JUNE 30, 2019

DATE	NUMBER	DESCRIPTION	REASON	MORTGAGE	AUTO	UTILITIES	REPAIRS/ MAINT.	MEDICAL EXPENSES	TRAVEL/ ENTERT	FOOD/ DINING OUT	PERSONAL EXPENSES	ATM/ CASH WITHDRAWL	WITHDRAWL PAYMENT	DEPOSIT/ CREDIT	BALANCE
															\$3,426.33
6/13	41	ShopRite Grocery								-203.46			-203.46		\$3,222.87
6/14	42	CASH APP	RENT										\$0.00	\$800.00	\$4,022.87
6/14	43	Macy's									-\$280.10		-\$280.10		\$3,742.77
6/14	44	Agnes Café								-\$13.07			-\$13.07		\$3,729.70
6/14	45	TRANSFER SAVINGS											-\$1,800.00		\$2,229.70
6/17	46	Cash Deposit											\$0.00	\$1,100.00	\$3,329.70
6/17	47	Island Tanning									-\$128.28		-\$128.28		\$3,201.42
6/17	48	ATM Withdrawl										-\$200.00	-\$200.00		\$3,001.42
6/17	49	Rite Aid								-\$21.85			-\$21.85		\$2,979.57
6/17	50	Hautik Rack									-\$101.91		-\$101.91		\$2,877.66
6/17	51	Macy's									-\$58.93		-\$58.93		\$2,818.73
6/17	52	ATM Withdrawl										-\$100.00	-\$100.00		\$2,718.73
6/17	53	TRANSFER SAVINGS											-\$1,000.00		\$1,718.73
6/17	54	Check # 110	Cleaning Service				-\$100.00						-\$100.00		\$1,618.73
6/18	55	Boston Proper									-\$103.49		-\$103.49		\$1,515.24
6/18	56	Ringfell Dermatology						-\$150.00					-\$150.00		\$1,365.24
6/18	57	Barbys Salon									-\$32.00		-\$32.00		\$1,333.24
6/18	58	Cash App	Babysitter Brooke								-\$110.00		-\$110.00		\$1,223.24
6/18	59	Rite Aid									-\$22.89		-\$22.89		\$1,200.35
6/18	60	ATM Withdrawl										-\$40.00	-\$40.00		\$1,160.35
6/19	61	Transfer from Savings											\$0.00	\$500.00	\$1,660.35
6/19	62	Boston Proper									-\$0.01		-\$0.01		\$1,660.34
6/19	64	Boston Proper									-\$22.12		-\$22.12		\$1,638.22
6/19	65	Agnes Café								-\$12.60			-\$12.60		\$1,625.62
6/19	66	Barbys Salon									-\$60.00		-\$60.00		\$1,565.62
6/19	67	WAWA	Gas		-\$37.63								-\$37.63		\$1,527.99
6/19	68	Ringfell Dermatology						-\$420.00					-\$420.00		\$1,107.99
6/19	69	Ringfell Dermatology						-\$10.67					-\$10.67		\$1,097.32
6/19	70	Macy's									-\$29.63		-\$29.63		\$1,067.69
6/19	71	Macy's									-\$54.50		-\$54.50		\$1,013.19
6/19	72	Macy's									-\$41.47		-\$41.47		\$971.72
		TOTALS		\$0.00	-\$37.63	\$0.00	-\$100.00	-\$590.67	\$0.00	-\$250.98	-\$1,045.33	-\$340.00	-\$4,854.81	\$2,400.00	\$971.52

3

CASSANDRA BANKO

MONTHLY CHECK REGISTRY

WELLS FARGO
CHECKING ACCOUNT
#5350884002

DEBTOR IN POSSESSION

JUNE 2019

THIS REPORT TO INCLUDE FROM JUNE 1, 2019 THRU JUNE 30, 2019

DATE	NUMBER	DESCRIPTION	REASON	MORTGAGE	AUTO	UTILITIES	REPAIRS/ MAINT.	MEDICAL EXPENSES	TRAVEL/ ENTERT	FOOD/ DINING OUT	PERSONAL EXPENSES	ATM/ CASH WITHDRAWL	WITHDRAW PAYMENT	DEPOSIT/ CREDIT	BALANCE
															\$971.52
6/20	73	Square Cash App	Rent- 2nd Half										\$0.00	\$3,000.00	\$3,971.52
6/20	74	Cash Deposit											\$0.00	\$500.00	\$4,471.52
6/20	75	Isagenix								-\$94.93			-\$94.93		\$4,376.59
6/20	76	CVS Pharmacy						-\$203.59					-\$203.59		\$4,173.00
6/20	77	Casels Market								-\$22.63			-\$22.63		\$4,150.37
6/21	78	Macy's									-\$35.70		-\$35.70		\$4,114.67
6/21	79	Coimar Home					-\$43.28						-\$43.28		\$4,071.39
6/21	80	Macy's									-\$63.99		-\$63.99		\$4,007.40
6/24	81	Macy's											\$0.00	\$53.54	\$4,060.94
6/24	82	Cash Deposit											\$0.00	\$500.00	\$4,560.94
6/24	83	Borgata Hotel								-\$101.35			-\$101.35		\$4,459.59
6/24	84	Zorro Pizza								-\$25.59			-\$25.59		\$4,434.00
6/24	85	Taylor's Gas			-\$47.98								-\$47.98		\$4,386.02
6/24	86	Island Tanning									-\$31.99		-\$31.99		\$4,354.03
6/24	87	Barbys Salon									-\$82.00		-\$82.00		\$4,272.03
6/24	88	Imperial Massage	Therapy Len					-\$70.85					-\$70.85		\$4,201.18
6/24	89	Marshalls									-\$259.81		-\$259.81		\$3,941.37
6/24	90	Macy's									-\$49.50		-\$49.50		\$3,891.87
6/24	91	Macy's									-\$65.40		-\$65.40		\$3,826.47
6/24	92	Macy's									-\$31.45		-\$31.45		\$3,795.02
6/24	93	Bath and Body Works									-\$71.57		-\$71.57		\$3,723.45
6/24	94	Game Stop									-\$15.98		-\$15.98		\$3,707.47
6/24	95	Cash App	Babysitting- Brooke								-\$180.00		-\$180.00		\$3,527.47
6/24	96	ATM Withdrawl										-\$400.00	-\$400.00		\$3,127.47
6/24	97	ATM Withdrawl										-\$400.00	-\$400.00		\$2,727.47
6/24	98	Check #115	Contractor- Scott Nutt				-\$800.00						-\$800.00		\$1,927.47
6/25	99	Borgata Hotel								-\$44.62			-\$44.62		\$1,882.85
6/25	100	ATM Withdrawl										-\$60.00	-\$60.00		\$1,822.85
6/26	101	OUR KIDS MIAMI	Adoption Credit										\$0.00	\$428.00	\$2,250.85
6/26	102	Agnes Café								-\$15.74			-\$15.74		\$2,235.11
6/26	103	Barbys Salon									-\$32.00		-\$32.00		\$2,203.11
6/26	104	Best Impression						-\$100.00					-\$100.00		\$2,103.11
6/26	105	Macy's									-\$149.50		-\$149.50		\$1,953.61
6/26	106	Macy's									-\$96.76		-\$96.76		\$1,856.85
6/26	107	Macy's									-\$60.86		-\$60.86		\$1,795.99
		TOTALS		\$0.00	-\$47.98	\$0.00	-\$843.28	-\$374.44	-\$145.97	-\$158.89	-\$1,226.51	-\$860.00	-\$3,657.07	\$4,481.54	\$1,795.99

Wells Fargo Everyday Checking

June 30, 2019 ■ Page 1 of 7



CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH11 CASE #18-29983 (NJ)
304 N ESSEX AVE
MARGATE CITY NJ 08402-1830

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 6/1	\$1,010.94
Deposits/Additions	13,368.13
Withdrawals/Subtractions	- 13,364.57
Ending balance on 6/30	\$1,014.50

Account number:

CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH11 CASE #18-29983 (NJ)

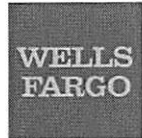
New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

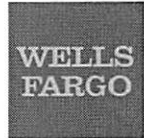
June 30, 2019 ■ Page 2 of 7



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/3		Money Transfer authorized on 06/01 From Cassandra Banko NJ S00469152669420057 Card 6976	1,970.00		
6/3		Purchase authorized on 05/30 Imperial Massage I Margate NJ S469150682069859 Card 6976		95.25	
6/3		Purchase authorized on 05/31 Sq *Barby's Ventnor City NJ S589151778930266 Card 6976		32.00	
6/3		Recurring Payment authorized on 05/31 Apl*Itunes.Com/Bil 866-712-7753 CA S389152232181145 Card 6976		2.99	
6/3		Purchase authorized on 06/01 Sq *Agnes Cafe Bre Ventnor City NJ S469152553589464 Card 6976		55.45	
6/3		Zelle to Banko Ronald on 06/03 Ref #Pp06Bvmfry Loan Repay		500.00	
6/3		Purchase authorized on 06/03 Marshalls 4001 Black H Mays Landing NJ P00000000682937291 Card 6976		76.98	
6/3		Purchase authorized on 06/03 Hobbylobby 4315 E. Black Mays Landing NJ P00589154710976547 Card 6976		9.01	
6/3		Purchase authorized on 06/03 Lowe's #1034 Egg Harbor NJ P00469154723529746 Card 6976		32.97	
6/3		Purchase authorized on 06/03 Lowe's #1034 Egg Harbor NJ P00389154729964446 Card 6976		30.86	
6/3		Island Gym ABC Club Fees 1915100595660 - Island Gym 888-827-9262		26.71	
6/3		Venmo Payment 2116021771 Cassandra Banko		500.00	1,618.72
6/4		Zelle From Ramiro Cubas on 06/04 Ref # Tdp0Es3Ecy8G	125.00		
6/4		Purchase authorized on 06/03 Bob's Garden Cente Egg Harbor to NJ S589154749556926 Card 6976		15.99	
6/4		Purchase authorized on 06/04 Cvs/Pharm 00853--9301 Margate City NJ P00000000183900936 Card 6976		21.94	
6/4		Purchase authorized on 06/04 Shoprite Somers Pnt S1 Somers Point NJ P00389155758782269 Card 6976		91.25	1,614.54
6/5		Purchase authorized on 06/04 Ventnor City Muni 609-8237906 NJ S469155510090319 Card 6976		22.00	
6/5		Purchase authorized on 06/04 Sunny Sunoco Margate City NJ S309155593168187 Card 6976		117.79	
6/5		Purchase authorized on 06/05 Marshalls 4001 Black H Mays Landing NJ P00000000487904990 Card 6976		24.99	
6/5		Geico Prem Coll 190604 8A07V9Qndkboe E Cassandra Banko		64.63	1,385.13
6/6		Purchase authorized on 06/05 Sq *Agnes Cafe Bre Ventnor City NJ S309156487280440 Card 6976		13.34	
6/6		Purchase authorized on 06/05 Genes Farm and Gar Mays Landing NJ S389156662106768 Card 6976		85.26	
6/6		Purchase authorized on 06/05 Sq *Barby's Ventnor City NJ S469156750304095 Card 6976		60.00	
6/6		Purchase authorized on 06/06 Marshalls 4001 Black H Mays Landing NJ P00000000679585633 Card 6976		3.99	
6/6		Comcast Cable 190605 6933247 Cassandra *Banko		160.28	
6/6		Vz Wireless Ve VzW Webpay 190605 4933435 Cassandra *Banko		234.21	828.05
6/7		Purchase authorized on 06/05 Starbucks Store 21 Turnersville NJ S589156637704961 Card 6976		10.02	
6/7		Purchase authorized on 06/06 Wawa Store 8330008 Egg Harbor to NJ S589157551546022 Card 6976		51.40	
6/7		Purchase authorized on 06/06 Sq *Agnes Cafe Bre Ventnor City NJ S589157590373819 Card 6976		17.54	
6/7		Purchase authorized on 06/06 Apl*Itunes.Com/Bil 866-712-7753 CA S469157784736746 Card 6976		23.98	
6/7		ATM Withdrawal authorized on 06/07 8013 Atlantic Avenue Margate City NJ 0002794 ATM ID 0011M Card 6976		40.00	
6/7		ATM Withdrawal authorized on 06/07 8013 Atlantic Avenue Margate City NJ 0002934 ATM ID 0011M Card 6976		200.00	485.11
6/10		Purchase authorized on 06/06 Morgan Medical Cen Haddonfield NJ S389157536767225 Card 6976		420.00	65.11

June 30, 2019 ■ Page 3 of 7



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/11		ATM Cash Approved In Overdraft authorized on 06/11 8013 Atlantic Avenue Margate City NJ 0003871 ATM ID 0011M Card 6976		360.00	-294.89
6/12		SSA Treas 310 Xxsoc Sec 061219 xxxxx0792C1 SSA N1*Gd*Cassandra Banko for \N1*Be*Issac Ban	1,409.00		
6/12		SSA Treas 310 Xxsoc Sec 061219 xxxxx0792A SSA Cassandra L Banko	2,658.60		
6/12		Purchase authorized on 06/12 Cvs/Pharmacy #00 00853--9 Margate City NJ P00589163654440179 Card 6976		157.21	3,615.50
6/13		Purchase authorized on 06/13 Macy's 080 100 Black Mays Landing NJ P00469164569569358 Card 6976		147.02	
6/13		Purchase authorized on 06/13 Macy's 100 Black Ho Mays Landing NJ P00000000972826260 Card 6976		18.69	
6/13		Purchase authorized on 06/13 Macy's 100 Black Ho Mays Landing NJ P00000000389396755 Card 6976		23.46	
6/13		Purchase authorized on 06/13 Shoprite English Crk S1 Egg Harbor Tw NJ P00309164649797231 Card 6976		203.46	3,222.87
6/14		Square Inc * Cash App 190614 T200127535652 Cassandra Banko	800.00		
6/14		Purchase authorized on 06/12 Macys .Com 800-289-6229 OH S389163863700752 Card 6976		280.10	
6/14		Purchase authorized on 06/13 Sq *Agnes Cafe Bre Ventnor City NJ S469164528751693 Card 6976		13.07	
6/14		Online Transfer to Banko C Way2Save Savings xxxxxx9126 Ref #1b06Dffht5 on 06/14/19		1,500.00	2,229.70
6/17		ATM Cash Deposit on 06/17 8013 Atlantic Avenue Margate City NJ 0005581 ATM ID 0011M Card 6976	1,100.00		
6/17		Purchase authorized on 06/14 Island Sun Tanning Ventnor NJ S469165570346566 Card 6976		128.28	
6/17		ATM Withdrawal authorized on 06/15 8013 Atlantic Avenue Margate City NJ 0004925 ATM ID 0011M Card 6976		200.00	
6/17		Purchase authorized on 06/15 Rite Aid Store - 10493 Ventnor City NJ P00389166541420110 Card 6976		21.85	
6/17		Purchase authorized on 06/16 Hautlk Rack8885478 888-547-8438 CA S389167631666389 Card 6976		101.91	
6/17		Purchase authorized on 06/16 Macys .Com 800-289-6229 OH S309167635736040 Card 6976		58.93	
6/17		ATM Withdrawal authorized on 06/17 8013 Atlantic Avenue Margate City NJ 0005488 ATM ID 0011M Card 6976		100.00	
6/17		Online Transfer to Banko C Way2Save Savings xxxxxx9126 Ref #1b06Dx2Qk8 on 06/17/19		1,000.00	
6/17	110	Check		100.00	1,618.73
6/18		Purchase authorized on 06/16 Boston Proper 800-243-4300 FL S469167651257316 Card 6976		103.49	
6/18		Purchase authorized on 06/17 Ringfeil Advanced 610-525-5250 PA S589168635814006 Card 6976		150.00	
6/18		Purchase authorized on 06/17 Sq *Barby's Ventnor City NJ S389168670557571 Card 6976		32.00	
6/18		Purchase authorized on 06/17 Sq*Cash App Brook 8774174551 CA S309169142796596 Card 6976		110.00	
6/18		Purchase authorized on 06/18 Rite Aid Store - 10493 Ventnor City NJ P00469169501058942 Card 6976		22.89	
6/18		ATM Withdrawal authorized on 06/18 8013 Atlantic Avenue Margate City NJ 0005869 ATM ID 0011M Card 6976		40.00	1,160.35
6/19		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #1b06F5Nsqs on 06/19/19	500.00		
6/19		Purchase authorized on 06/16 Boston Proper Boca Raton FL S619170547018121 Card 6976		0.01	
6/19		Purchase authorized on 06/17 Boston Proper 800-243-4300 FL S389168747501629 Card 6976		22.12	
6/19		Purchase authorized on 06/18 Sq *Agnes Cafe Bre Ventnor NJ S589169489806346 Card 6976		12.60	

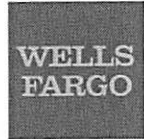
June 30, 2019 ■ Page 4 of 7



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/19		Purchase authorized on 06/18 Sq *Barby's Ventnor City NJ S389169550606856 Card 6976		60.00	
6/19		Purchase authorized on 06/18 Wawa 721 0000 Williamstown NJ S589169585959946 Card 6976		37.63	
6/19		Purchase authorized on 06/18 Ringpfell Advanced 610-525-5250 PA S309169754768244 Card 6976		420.00	
6/19		Purchase authorized on 06/18 Ringpfell Advanced 610-525-5250 PA S389169755539997 Card 6976		10.87	
6/19		Purchase authorized on 06/19 Macy's 080 100 Black Mays Landing NJ P00589170548672746 Card 6976		29.63	
6/19		Purchase authorized on 06/19 Macy's 080 100 Black Mays Landing NJ P00389170564731321 Card 6976		54.50	
6/19		Purchase authorized on 06/19 Macy's 080 100 Black Mays Landing NJ P00589170571256848 Card 6976		41.47	971.52
6/20		Square Inc * Cash App 190620 T200129042899 Cassandra Banko	3,000.00		
6/20		ATM Cash Deposit on 06/20 8013 Atlantic Avenue Margate City NJ 0006318 ATM ID 0011M Card 6976	500.00		
6/20		Purchase authorized on 06/19 Isa*Isagenix World 877-8778111 AZ S389170674848608 Card 6976		94.93	
6/20		Purchase authorized on 06/20 Cvs/Pharmacy #00 00853--9 Margate City NJ P00469171793968915 Card 6976		203.59	
6/20		Purchase authorized on 06/20 Casel's Market Margate City NJ P00000000579777084 Card 6976		22.63	4,150.37
6/21		Purchase authorized on 06/19 Macys Hamilton Mays Landing NJ S389170542846388 Card 6976		35.70	
6/21		Purchase authorized on 06/20 Colmar Home Center Margate City NJ S309171487923360 Card 6976		43.28	
6/21		Purchase authorized on 06/20 Macys .Com 800-289-6229 OH S589171563721351 Card 6976		63.99	4,007.40
6/24		Purchase Return authorized on 06/22 Macys Hamilton Mays Landing NJ S619174789729071 Card 6976	53.54		
6/24		ATM Cash Deposit on 06/22 8013 Atlantic Avenue Margate City NJ 0006779 ATM ID 0011M Card 6976	500.00		
6/24		Purchase authorized on 06/20 Borgata Hotel 6093177337 NJ S469171544888836 Card 6976		101.35	
6/24		Purchase authorized on 06/20 Zorro S Pizza Ventnor City NJ S469171806577025 Card 6976		25.59	
6/24		Purchase authorized on 06/21 Taylor's Gulf Serv Margate City NJ S469172537361981 Card 6976		47.98	
6/24		Purchase authorized on 06/21 Island Sun Tanning Ventnor NJ S309172617844049 Card 6976		31.99	
6/24		Purchase authorized on 06/21 Sq *Barby's Ventnor City NJ S589172696020844 Card 6976		82.00	
6/24		Purchase authorized on 06/21 Imperial Massage I Margate NJ S389172764102648 Card 6976		70.85	
6/24		Purchase authorized on 06/22 Marshalls 4001 Black H Mays Landing NJ P00000000070132624 Card 6976		259.81	
6/24		Purchase authorized on 06/22 Macy's 080 100 Black Mays Landing NJ P00589173585593832 Card 6976		49.50	
6/24		Purchase authorized on 06/22 Macy's 080 100 Black Mays Landing NJ P00589173586579475 Card 6976		65.40	
6/24		Purchase authorized on 06/22 Macy's 080 100 Black Mays Landing NJ P00309173590764196 Card 6976		31.45	
6/24		Purchase authorized on 06/22 Bath and Body Works 4745 Mays Landing NJ P00309173603634293 Card 6976		71.57	
6/24		Purchase authorized on 06/22 Gamestop #726 340 Consume Mays Landing NJ P00469173605756664 Card 6976		15.98	
6/24		Purchase authorized on 06/23 Sq*Cash App Brook 8774174551 CA S309174581130219 Card 6976		180.00	
6/24		ATM Withdrawal authorized on 06/24 One Borgata Way Atlantic City NJ 0001606 ATM ID 0019M Card 6976		400.00	

June 30, 2019 ■ Page 5 of 7



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/24		ATM Withdrawal authorized on 06/24 One Borgata Way Atlantic City NJ 0001619 ATM ID 0019M Card 6976		400.00	
6/24	115	Cashed Check		800.00	1,927.47
6/25		Purchase authorized on 06/21 B - Wch Front Desk Atlantic City NJ S389172557080934 Card 6976		44.62	
6/25		ATM Withdrawal authorized on 06/25 8013 Atlantic Avenue Margate City NJ 0007820 ATM ID 0011M Card 6976		60.00	1,822.85
6/26		Our Kids of Miam Exp Reimb W-100160688 Cassandra Banko	428.00		
6/26		Purchase authorized on 06/25 Sq *Agnes Cafe Bre Ventnor City NJ S309176528399446 Card 6976		15.74	
6/26		Purchase authorized on 06/25 Sq *Barby's Ventnor City NJ S469176560085736 Card 6976		32.00	
6/26		Purchase authorized on 06/25 Best Impression CO Blue Bell PA S469176632260987 Card 6976		100.00	
6/26		Purchase authorized on 06/26 Macy's 080 100 Black Mays Landing NJ P00469177635710420 Card 6976		149.50	
6/26		Purchase authorized on 06/26 Macy's 080 100 Black Mays Landing NJ P00469177651248765 Card 6976		96.76	
6/26		Purchase authorized on 06/26 Macy's 080 100 Black Mays Landing NJ P00589177656968418 Card 6976		60.86	1,795.99
6/27		Purchase Return authorized on 06/26 Macys Hamilton Mays Landing NJ S619178546293806 Card 6976	23.99		
6/27		Square Inc * Cash App 190627 T200130907924 Cassandra Banko	300.00		
6/27		Purchase authorized on 06/19 Macys Hamilton Mays Landing NJ S589170539573772 Card 6976		53.70	
6/27		Purchase authorized on 06/23 Chico'S-Direct #82 888-855-4986 FL S469174830596056 Card 6976		110.21	
6/27		Purchase authorized on 06/24 Zorro S Pizza Ventnor City NJ S309175787332688 Card 6976		29.86	
6/27		Purchase authorized on 06/26 Wawa 947 0000 Egg Harbor NJ S589177608561049 Card 6976		37.00	1,889.21
6/28		Purchase authorized on 06/27 Sq *Agnes Cafe Bre Ventnor City NJ S589178565889658 Card 6976		21.90	
6/28		ATM Withdrawal authorized on 06/28 8013 Atlantic Avenue Margate City NJ 0008527 ATM ID 0011M Card 6976		300.00	
6/28		ATM Withdrawal authorized on 06/28 One Borgata Way Atlantic City NJ 0005476 ATM ID 0019Y Card 6976		300.00	
6/28		Non-WF ATM Withdrawal authorized on 06/28 1 Borgata Way Atlantic City NJ 00589179701668815 ATM ID Cpsb1839 Card 6976		204.99	
6/28		Non-Wells Fargo ATM Transaction Fee		2.50	
6/28		Purchase with Cash Back \$ 40.00 authorized on 06/28 Rite Aid Store - 10493 Ventnor City NJ P00389179795983984 Card 6976		45.32	1,014.50
Ending balance on 6/30					1,014.50
Totals			\$13,368.13	\$13,364.57	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
110	6/17	100.00	115 *	6/24	800.00

* Gap in check sequence.

June 30, 2019 ■ Page 6 of 7



Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$140.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Summary of Overdraft Rewind SM Benefits

	Total this statement period	Total year-to-date †
Total Number of Overdraft and Return Item Fees Waived	1	1
Total Amount of Overdraft and Return Item Fees Waived	\$35.00	\$35.00

† Year-to-date total reflects fees waived since first full statement period of calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/01/2019 - 06/30/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$294.89 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$8,595.60 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	81 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC



IMPORTANT ACCOUNT INFORMATION

Effective August 19, 2019, there will be changes to Service fees for Overdraft and Returned Items.

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to three (3) per business day. We will not assess an overdraft or Non-Sufficient Funds/NSF fee on items of \$5 or less. If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and every day (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.

Revised Agreement for Online Access

We're updating our Online Access Agreement effective September 30, 2019.

To see what is changing, please visit wellsfargo.com/onlineupdates.

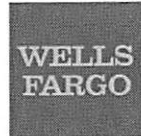
General statement policies for Wells Fargo Bank

= \$ _____

- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Way2Save® Savings

June 30, 2019 ■ Page 1 of 4



CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH 11 CASE #18-29983(NJ)
304 N ESSEX AVE
MARGATE CITY NJ 08402-1830

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Activity summary

Beginning balance on 6/1	\$5.00
Deposits/Additions	2,500.01
Withdrawals/Subtractions	- 505.00
Ending balance on 6/30	\$2,000.01

Account number:

CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH 11 CASE #18-29983(NJ)

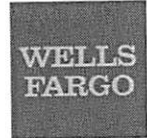
New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$1,121.66
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.01

June 30, 2019 ■ Page 2 of 4



Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/14	Online Transfer From Banko C Everyday Checking xxxxxx4002 Ref #1b06Dffht5 on 06/14/19	1,500.00		1,505.00
6/17	Online Transfer From Banko C Everyday Checking xxxxxx4002 Ref #1b06Dx2Qk8 on 06/17/19	1,000.00		2,505.00
6/19	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #1b06F5Nsqs on 06/19/19		500.00	2,005.00
6/28	Interest Payment	0.01		
6/28	Monthly Service Fee		5.00	2,000.01
Ending balance on 6/30				2,000.01
Totals		\$2,500.01	\$505.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/01/2019 - 06/30/2019	Standard monthly service fee \$5.00	You paid \$5.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$300.00	\$5.00 <input type="checkbox"/>
• A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

AM/AM



IMPORTANT ACCOUNT INFORMATION

Effective August 19, 2019, there will be changes to Service fees for Overdraft and Returned Items.

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to three (3) per business day. We will not assess an overdraft or Non-Sufficient Funds/NSF fee on items of \$5 or less. If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and every day (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.

June 30, 2019 ■ Page 3 of 4



We're updating our Online Access Agreement effective September 30, 2019.
To see what is changing, please visit wellsfargo.com/onlineupdates.

